

IN THE SPECIFICATION

Please amend the specification as follows:

Insert the following paragraphs beginning at page 21, line 20.

Block 314 apportions the Indirect Expense among all of the accounts using organization attributes that are not related directly to the accounts. The Indirect Expense may be apportioned using one of a plurality of apportionment methods and/or using a plurality of apportionment methods, wherein an account may be associated with more than one group and a group may be associated with more than one account. Moreover, any unallocated Indirect Expense is apportioned to an empty group.

Block 316 calculates the Indirect Expense (IE(a_i)) for an account a_i which comprises:

C1

$$IE(a_i) = \sum_{k \in A(IE)} \left(IE_k * \frac{F(IE_k)(a_i)}{\sum_j F(IE_k)(a_j)} \right)$$

wherein IE_k is an apportioned amount of IE associated with group k, A(IE_k) is a group of accounts associated with IE_k, F(IE_k) is an apportionment rule associated with group k, IE_k(a) is the amount apportioned to account a in group k, and IE(a) is the total Indirect Expense apportioned to account a. This Block may perform one or more of seven pre-defined apportionment rules, including a balance-based apportionment, a count-based apportionment, a revenue-based apportionment, a transaction count apportionment, a transaction amount apportionment, a Direct Expense apportionment, and a normalized apportionment. User-defined apportionment rules may be used as well.

Amend the paragraph beginning at page 21, line 20 as follows.

Block 318 represents the Value Analyzer Calculation Engine 104 performing the invoked Profitability Calculations 200 using the account, event and organization attributes accessed from the RDBMS 106, as well as one or more profit factors and one or more rules. In this Block, the Profitability Calculations 200 include:

C2

Profit	=	Net Interest Revenue (NIR)
	+	Other Revenue (OR)
	-	Direct Expense (DE)
	-	Indirect Expense (IE)
	-	Risk Provision (RP)

wherein the Indirect Expense comprises costs not related to the accounts that are apportioned

C2
among all of the accounts in one or more groups.

Delete the paragraph beginning at page 22, line 7 as follows.

Delete the paragraph beginning at page 22, line 13 as follows.

Amend the paragraph beginning at page 23, line 3 as follows.

C3
Block 320 represents the Value Analyzer Calculation Engine 104 delivering the output or results from the invoked Profitability Calculations 200 to the Value Analyzer Client 102 and/or the RDBMS 106. With regard to the Value Analyzer Client 102, the results may be presented to the user, printed, or used by various other computer programs, as desired. With regard to the RDBMS 106, the results may be stored for later use by the Value Analyzer Calculation Engine 104, or other computer programs, as desired.
